§ 202.17

correct it as soon as possible. If a creditor inadvertently obtains the monitoring information regarding the ethnicity, race, and sex of the applicant in a dwelling-related transaction not covered by §202.13, the creditor may retain information and act on the application without violating the regulation.

[Reg. B, 68 FR 13161, Mar. 18, 2003. Redesignated at 72 FR 63451, Nov. 9, 2007]

§ 202.17 Data collection for credit applications by women-owned, minority-owned, or small businesses.

No motor vehicle dealer covered by section 1029(a) of the Dodd-Frank Wall Street Reform and Consumer Protection Act, 12 U.S.C. 5519(a), shall be required to comply with the requirements of section 704B of the Equal Credit Opportunity Act, 15 U.S.C. 1691c-2, until the effective date of final rules issued by the Board to implement section 704B of the Act, 15 U.S.C. 1691c-2. This paragraph shall not be construed to affect the effective date of section 704B of the Act for any person other than a motor vehicle dealer covered by section 1029(a) of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

[Reg. B, 76 FR 59239, Sept. 26, 2011]

APPENDIX A TO PART 202—FEDERAL ENFORCEMENT AGENCIES

The following list indicates the federal agencies that enforce Regulation B for particular classes of creditors. Any questions concerning a particular creditor should be directed to its enforcement agency. Terms that are not defined in the Federal Deposit Insurance Act (12 U.S.C. 1813(s)) shall have the meaning given to them in the International Banking Act of 1978 (12 U.S.C. 3101).

National banks, and federal branches and federal agencies of foreign banks: Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050

State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act: Federal Reserve Consumer Help Center, P.O. Box 1200, Minneapolis, MN 55480.

Nonmember Insured Banks and Insured State Branches of Foreign Banks: FDIC Consumer Response Center, 1100 Walnut Street, Box #11, Kansas City, MO 64106.

Savings institutions under the Savings Association Insurance Fund of the FDIC and federally chartered savings banks insured under the Bank Insurance Fund of the FDIC (but not including state-chartered savings banks insured under the Bank Insurance Fund): Office of Thrift Supervision, Consumer Response Unit, 1700 G Street, NW., Washington, DC 20552.

Federal Credit Unions: Regional office of the National Credit Union Administration serving the area in which the federal credit union is located.

Air carriers: Assistant General Counsel for Aviation Enforcement and Proceedings, Department of Transportation, 400 Seventh Street, SW., Washington, DC 20590

Creditors Subject to Surface Transportation Board: Office of Proceedings, Surface Transportation Board, Department of Transportation, 1925 K Street NW., Washington, DC 20423

Creditors Subject to Packers and Stockyards Act: Nearest Packers and Stockyards Administration area supervisor.

Small Business Investment Companies: Associate Deputy Administrator for Capital Access, United States Small Business Administration, 409 Third Street, SW., 8th Floor, Washington, DC 20416.

Brokers and Dealers: Securities and Exchange Commission, Washington, DC 20549.

Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations: Farm Credit Administration, 1501 Farm Credit Drive, McLean, VA 22102–5090.

Retailers, Finance Companies, and All Other Creditors Not Listed Above: FTC Regional Office for region in which the creditor operates or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

[Reg. B, 68 FR 13161, Mar. 18, 2003, as amended at 71 FR 11296, Mar. 7, 2006; 71 FR 28563, May 17, 2006; 72 FR 55020, Sept. 28, 2007; 73 FR 33663, June 13, 2008; 73 FR 53685, Sept. 17, 2008; 76 FR 31451, June 1, 2011]

APPENDIX B TO PART 202—MODEL APPLICATION FORMS

1. This appendix contains five model credit application forms, each designated for use in a particular type of consumer credit transaction as indicated by the bracketed caption on each form. The first sample form is intended for use in open-end, unsecured transactions; the second for closed-end, secured transactions, whether unsecured or secured; the fourth in transactions involving community property or occurring in community property states; and the fifth in residential mortage transactions which contains a model disclosure for use in complying with §202.13

Federal Reserve System

for certain dwelling-related loans. All forms contained in this appendix are models; their use by creditors is optional.

2. The use or modification of these forms is governed by the following instructions. A creditor may change the forms: by asking for additional information not prohibited by \$202.5; by deleting any information request; or by rearranging the format without modifying the substance of the inquiries. In any of these three instances, however, the appropriate notices regarding the optional nature

of courtesy titles, the option to disclose alimony, child support, or separate maintenance, and the limitation concerning marital status inquiries must be included in the appropriate places if the items to which they relate appear on the creditor's form.

3. If a creditor uses an appropriate appendix B model form, or modifies a form in accordance with the above instructions, that creditor shall be deemed to be acting in compliance with the provisions of paragraphs (b), (c) and (d) of §202.5 of this regulation.

12 CFR Ch. II (1-1-13 Edition)

[Open-end, uns	ecure	d credit]				
			CREDIT AP	PLICATION		
Check				s before completing this A		
Appropriate	ш	If you are applying for an indivi- or assets of another person as the	e basis for repayment of	the credit requested, comple	ete only Sections A and E).
Box		If you are applying for a joint a information in B about the joint	ccount or an account that t applicant or user.	you and another person wil	ll use, complete all Section	ns, providing
		We intend to apply for joint cre	dit			
		If you are applying for an indiv	Applicant	Co-Applicant	ony child support or san	arate maintenance or
		on the income or assets of anoth possible, providing information you are relying.	ner person as the basis for in B about the person on	repayment of the credit rec whose alimony, support, or	puested, complete all Sec r maintenance payments	tions to the extent or income or assets
SECTION A		FORMATION REGARDING	APPLICANT			
		First, Middle):	ATTECAN			Birthdate: / /
		lress:				
City:	· / · ·		State:	Zip:		reas dare.
Social Securi	in N			Driver's License No.:		
				Dilver's License No		Years there:
	et A	ldress:	State:	7		rears there.
City:				Years there:	Talankana	
Present Empl Position or ti					reiepnone:	
				Name of supervisor:		
Employer's /						
Previous Em						Years there:
		er's Address:				
Present net sa	alary	or commission: \$	per	No. Dependents:	Ages:	
Alimony, ch	ild s	ipport, or separate maintenan	ce income need not be r	evealed if you do not wish	to have it considered a	s a basis for repaying
this obligation						
Allmony, cni	ia su	pport, separate maintenance rece	eived under: court order	□ written agreement □	orai understanding 🗆	
Other income	e: \$	per	Source(s)	of other income:		
Is any incom	e list	ed in this Section likely to be rec	fuced in the next two yea	rs?		****
☐ Yes (Expl	ain i	detail on a separate sheet.)	No 🗌			
•			When?		Office:	
Checking Ac	cour	t No.:		Institution and Branch: _		
Savings Acco	ount	No.:		Institution and Branch: _		
Name of nea						
not living wi		u:Address:			Telephone:	
Relationship	-	Aduress: _	The state of the s		77 (80) 8 (9)	
SECTION E	3—I	NFORMATION REGARDING	G JOINT APPLICANT,	USER, OR OTHER PAR	TY (Use separate sheets	if necessary.)
Full Name (I	.ast,	First, Middle):				Birthdate: / /
Relationship	to A	pplicant (if any):				
Present Stree	t Ad	iress:				Years there:
City:			State:	Zip:	_ Telephone:	
Social Secur	uy N			Driver's License No.:		
Present Emp	loye:			Years there:	Telephone:	
Position or ti				Name of supervisor:		
Employer's				Transcorragion (1997)		
		er:				Years there:
		er's Address:				Team mere
				No. Dependents:	Ages:	
		apport, or separate maintenan				b
this obligati	on.			,		s a basis for repaying
Alimony, chi	ild st	pport, separate maintenance rec	eived under: court order	□ written agreement □	oral understanding	
Other incom	e: S	per	Source(s	of other income:		
Is any incom	e lis	ed in this Section likely to be re- n detail on a separate sheet.)	duced in the next two yea	rs?		
		t No.:		Institution and Branch: _		
Savings Acc				Institution and Branch: _		
-		elative not living				
		ant, User, or Other Party:			Telephone:	
Relationship	· _	Address:				
SECTION (Do not com Applicant: Other Party:	ıplet □ N		Unmarried (inc	luding single, divorced, and cluding single, divorced, a		

[Open-end, unsecured credit]

SECTION D— ASSET AND DEBT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant, User, or Other Person. Please mark Applicant-related information with an "A." If Section B was not completed, only give information about the Applicant in this Section.)

ASSETS OWNED (use separate sheet if necessary.)

Descript	ion of Assets		Value		Subject Ye	to Debt? s/No	Name(s) of Owner(s)		
Cash			s						
Automobiles (Make, Model, Yea	ır)								
Cash Value of Life Insurance (Is Face Value)	suer,								33100 (MSA)
Real Estate (Location, Date Acq	uired)							10/910/8	
Marketable Securities (Issuer, T	ype, No. of Shares)								
Other (List)	A 25 COLUMN 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1								
Total Assets			s						
OUTSTANDING DEBTS (Inc.	lude charge accounts, inst mortgages, etc. Use sepa	allment cor	ntracts, credit c	ards,					
	Type of Debt	Name	e in Which		Original	Present	1	Monthly	Past Due?
Creditor 1. (Landlord or	or Acct. No.	Acc	t. Carried	\$ (C	Debt Omit rent)	\$ (Omit rent)	+	Payments \$	Yes/No
Mortgage Holder)	☐ Mortgage								
2.									
3.							1		
4.							1		
5.							1		
5.							1		
Total Debts				s		s		s	
(Credit References)	1			1					Date Paid
1.				s					Date Palu
2.									
Are you a co-maker, endorser, o	-		If "yes"						
guarantor on any loan or contrac	t? Yes □ No [for whom?				who	m?	
Are there any unsatisfied udgments against you?		unt \$			If "yes" to who	m owed?			
Have you been declared pankrupt in the last 14 years?	Yes ☐ If "y No ☐ when	es" e?						Year	
Other Obligations—(E.g., liabil	ity to pay alimony, child s	upport, ser	oarate maintena	nce. l	Jse separate	sheet if neces	sary	/.)	
Everything that I have state or not it is approved. You are au	ed in this application is co thorized to check my cred	rrect to the	best of my kno loyment histor	wled and	ige. I unders to answer o	tand that you uestions abou	will t you	retain this appl ur credit experi	ication whether ence with me.
Applicant's Signa	ture	Date				er Signature re Applicable)			Date

CREDIT APPLICATION IMPORTANT: Read these Directions before completing this Application. Check | If you are applying for individual condition you row name and are relying no your own income or assets and not the income or ☐ If this is an application for joint credit with another person, complete all Sections, providing information in B about the joint applicant If this is an approximation of the intendity of the intendity of apply for joint credit.

Applicant If you are applying for individual credit, but are relying on income from allmony, child support, or separate maintenance or on the income or assets or another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing in information in B about the person on whose allmony, support, or maintenance payments or income or assets you are relying. SECTION A—INFORMATION REGARDING APPLICANT Full Name (Last, First, Middle): Present Street Address: ___ Driver's License No.: Previous Street Address: __ City: __ State: _ __ Telephone: _ Present Employer: Years there: Position or title: Name of supervisor: Employer's Address: Previous Employer: Present net salary or commission: \$ ______ per _____ No. Dependents: _____ Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: court order
written agreement oral understanding Is any income listed in this Section likely to be reduced before the credit requested is paid off? ☐ Yes (Explain in detail on a separate sheet.) No☐ Have you ever received credit from us? _____ When? ____ __ Office: __ Checking Account No.: Institution and Branch: Savings Account No.: ___ ___ Institution and Branch: __ not living with you: _____ Relationship: ____ Address:___ SECTION B—INFORMATION REGARDING JOINT APPLICANT, OR OTHER PARTY (Use separate sheets if necessary.) Full Name (Last, First, Middle): Relationship to Applicant (if any): ____ Social Security No.: Driver's License No.: ___ Present Employer: Years there: Position or title: Name of supervisor: _ Employer's Address: Previous Employer: Years there: Previous Employer's Address: ____ No. Dependents: ___ ___ per ____ Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: court order
written agreement oral understanding Other income: \$ _____ per ____ Source(s) of other income: _ Is any income listed in this Section likely to be reduced before the credit requested is paid off?

Yes (Explain in detail on a separate sheet.) No | Institution and Br
Checking Account No: ______ Institution and Br ___ Institution and Branch: Savings Account No.: ____ Institution and Branch: SECTION C—MARITAL STATUS (Do not complete if this is an application for an individual account.) ☐ Separated ☐ Separated ☐ Unmarried (including single, divorced, and widowed)
☐ Unmarried (including single, divorced, and widowed)

SECTION D— ASSETAND DEBT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A." If Section B was not completed, only give information about the Applicant in this Section.)

ASSETS OWNED (use separate sheet if necessary.)

Subject to Debt? Yes/No Description of Assets Value Name(s) of Owner(s) Automobiles (Make, Model, Year) Cash Value of Life Insurance (Issuer, Face Value) Real Estate (Location, Date Acquired) Marketable Securities (Issuer, Type, No. of Shares) Other (List) Total Assets OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.) Type of Debt or Acct. No. Original Debt Monthly Payments Past Due? Yes/No (Landlord or Mortgage Holder) (Credit References) Date Paid Are you a co-maker, endorser, or guarantor on any loan or contract? Yes 🗆 No 🗆 Are there any unsatisfied judgments against you? Yes □ No □ Amount \$ Yes □ No □ If "yes" where? Other Obligations—(E.g., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.) SECTION E—SECURED CREDIT (Briefly describe the property to be given as security.) and list names and addresses of all co-owners of the property: Name Address If the security is real estate, give the full name of your spouse (if any): Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me. Date

Applicant's Signature

Other Signature (Where Applicable)

CREDIT APPLICATION
IMPORTANT: Read these Directions before completing this Application. | If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete of nist occupied to first part of Section C and Section E.

If you are applying for joint credit with another person, complete all Sections except E, providing information in B about the joint applicant. If the requested credit is to be secured, then complete Section E. If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections except E to the extent possible, providing information in B about the person on whose allimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section E. Amount Requested Payment Date Desired SECTION A—INFORMATION REGARDING APPLICANT Full Name (Last, First, Middle): Present Street Address: _ Years there: City: __ ____ Zip: _____ Telephone: ____ Social Security No.: __ Driver's License No.: Previous Street Address: City: _ ____Name of supervisor: _____ Employer's Address: ___ Previous Employer's Address: ____ No. Dependents: __ Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: court order 🗆 written agreement 🗀 oral understanding 🗀 Other income: \$ ______ per _____ Source(s) of other income: ____ Is any income listed in this Section likely to be reduced before the credit requested is paid off? \square Yes (Explain in detail on a separate sheet.) No \square Have you ever received credit from us? _____ When? ____ Savings Account No.: ___ Relationship: _____ Address:____ SECTION B—INFORMATION REGARDING JOINT APPLICANT, OR OTHER PARTY (Use separate sheets if necessary.) Social Security No.: Driver's License No.: ____ Present Employer: Years there: Position or title: __ Name of supervisor: ____ Employer's Address: Previous Employer: Years there: Previous Employer's Address: __ ____ per ____ No. Dependents: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: court order 🗌 written agreement 🗎 oral understanding 🗎 Other income: \$ _____ per ____ Source(s) of other income: _____ Is any income listed in this Section likely to be reduced before the credit requested is paid off?

☐ Yes (Explain in detail on a separate sheet.) No ☐ Checking Account No.: ___ Institution and Branch: __ Savings Account No.: ____ Institution and Branch: Name of nearest relative not living with
Joint Applicant or Other Party:

Relationship:

Address: Telephone:

ECTION C—MARITAL ST Do not complete if this is an a	ATUS application for inc	lividual	unsecure	ed credit.)					
Applicant:	Separated Separated		Unmarrie	d (including sir ied (including s	gle, o	divorced, an , divorced, a	d widowed) and widowed)		
SECTION D— ASSET AND I both the Applic completed, onl	DEBT INFORMA cant and Joint Appl y give information	TION (licant or about the	If Section Other Per ne Applica	B has been cor son. Please ma int in this Section	nplet rk Ap	ed, this Sect oplicant-relat	ion should be ed information	completed giving in with an "A." If So	nformation about ection B was not
ASSETS OWNED (use separat	e sheet if necessary	r.)			,				
Descrip	tion of Assets			Value		Subject Ye	to Debt? s/No	Name(s) of Owner	(s)
Cash				s					
Automobiles (Make, Model, Ye	ar)								
Cash Value of Life Insurance (I Face Value)	ssuer,								
Real Estate (Location, Date Acc	quired)					-			
Marketable Securities (Issuer, T	ype, No. of Shares)							
Other (List)									
Other (List)									
T									
Total Assets OUTSTANDING DEBTS (Inc	lude charge accou	nts. inst	ilment co	ntracts, credit c	ards	rent mortes	ipes etc Uses	enarate sheet if ne	ressary)
	Type of De	bt	Nam	e in Which		Original	Present	Monthly	Past Due?
Creditor 1. (Landlord or	or Acct. No		Acc	t. Carried	\$10	Debt Omit rent)	S (Omit rent)	Payments	Yes/No
Mortgage Holder)	Rent Paymen						o (onii roii)		
2.									
3.									
Total Debts					\$		s	s	
(Credit References)									Date Paid
1.					\$				
2.									
Are you a co-maker, endorser, og guarantor on any loan or contra	ct? Yes 🗆	No [)	If "yes" for whom?			To v	whom?	
Are there any unsatisfied udgments against you?	Yes □ No □		unt \$			If "yes" to who	m owed?		
Have you been declared bankrupt in the last 14 years?	Yes □ No □	If "yo wher	e?					Year	
Other Obligations—(E.g., liabi	lity to pay alimony	, child s	apport, sej	parate maintena	nce.	Use separate	sheet if neces	sary.)	
SECTION E—SECURED CI	REDIT (Complete	only if	credit is t	to be secured.)	Brie	fly describe	the property	to be given as sec	urity.
and list names and addresses of	all co-owners of t Name	he prope	rty:				Addr	ess	
If the security is real estate, giv	e the full name of	your spo	use (if any	y):					
Everything that I have stat or not it is approved. You are at	ed in this applicati athorized to check	on is co my cred	rrect to the	e best of my kno ployment histor	wled y and	dge. I unders I to answer o	tand that you juestions abou	will retain this app t your credit exper	lication whether ience with me.
Applicant's Sign	ature		Date			Orbi	er Signature		Date
							e Applicable)		5.00

Community property

CREDIT APPLICATION IMPORTANT: Read these Directions before completing this Application.

Appropriate maint	are applying for individual cre enance payments or on the inco	me or assets of anoth	er person as the	basis for rep		
☐ In all the p	ons A and D. If the requested cre- other situations, complete all erson on whose alimony, supp- cured, also complete Section I	Sections except E, proort, or maintenance p			bout your spouse, a is you are relying. If	joint applicant or user, or the requested credit is to
	uintend to apply for joint cred		Applicant	Co-Appli		
Amount Requested	Payment Date Desired	Proceeds of Cree		Co-Apple	cant	
s	-	To be Used For				
SECTION A-INFOR	MATION REGARDING AP	PLICANT				
Full Name (Last, First, I	Middle):					Birthdate: / /
Present Street Address:						Years there:
City:	5	State:	Zip: _		Telephone:	
Social Security No.:			Driver's Licer	nse No.:		
Previous Street Address						Years there:
City:	5	State:	Zip: _			
Present Employer:			Years there:		Telephone:	
Position or title:			Name of supe	rvisor:		
Employer's Address:			Materials in the second			
Previous Employer:						Years there:
Previous Employer's Ac	ldress:					
Present net salary or cor	nmission: \$	per	No. Depender	nts:	Ages:	
Alimony, child suppor this obligation.	t, or separate maintenance in	come need not be r	evealed if you	do not wish	to have it consider	ed as a basis for repaying
Alimony, child support,	separate maintenance received	under: court order	written agre	eement 🗆	oral understanding [-
Other income: \$	per	Source(s)	of other income	e:		
Is any income listed in t	his Section likely to be reduce	d in the next two year	s or before the	credit reque	sted is paid off?	
Have you ever received	l on a separate sheet.) No					
*		When?			Office:	
Checking Account No.:			Institution an			
Savings Account No.: _ Name of nearest relative			Institution an	d Branch:		
not living with you:	;				Telephone:	
Relationship:	Address:					
SECTION R. INFOR	MATION REGARDING SPO	NISE IOINT APPI	ICANT HERE	ОРОТИ	ED DADTV (Use see	namata shaata if waasaasa
Full Name (Last, First, I		JUSE, JOENI AFFE	ACANI, USER	, okom	ER FARTT (USE SE	Birthdate: / /
Relationship to Applica	,					Burindate: //
Present Street Address:						Years there:
City:		Statu:	7in:		Telephone:	rears tricle
Social Security No.:		nate.	Driver's Lice		_ reteptione	
Present Employer:			Years there:		Telephone:	
Position or title:					_ reteptione:	
Employer's Address:			Name of supe	arvisor:		
Previous Employer: _						
Previous Employer's Ac	14					Years there:
			No Donosto			
Present net salary or cor			No. Depender		Ages:	
this obligation.	t, or separate maintenance in					
	separate maintenance received	onuci. coun order	_ witten agn	coment 🗆	oral universtanding [
Other income: \$	per	Source(s)	of other incom	e:		
Is any income listed in t	his Section likely to be reduce	d in the next two year	s or before the	credit reque	sted is paid off?	
☐ Yes (Explain in detai	l on a separate sheet.) No	1			•	
Checking Account No.:			Institution an			
Savings Account No.: _			Institution an	d Branch: _		
Name of nearest relative Spouse, Joint Applicant					Telephone	
Palationahin	Address:				Telephone:	

Community property]										
SECTION C—MARITAL STA		П.,								
Applicant:	☐ Separated ☐ Separated	Մոր	narrie	d (including sin ied (including s	gle, o	livorced, an , divorced, a	d widowed) ind widowed)			
SECTION D— ASSET AND D both the Applica with an "A." If S	EBT INFORMAT ant and Spouse, Joi Section B was not o	TION (If Sent Applicar completed,	ection it, Use only g	B has been con er, or Other Pers give information	npleti on. F	ed, this Sect Please mark, ut the Appli	ion should be Applicant-relicant in this Se	complet sted info ection.)	ed giving in rmation	formation abou
ASSETS OWNED (use separate										
Descripti	on of Assets			Value		Subject Ye	to Debt? s/No	Name(s) of Owner(s)
Cash				s						
Automobiles (Make, Model, Yea	r)									
Cash Value of Life Insurance (Iss Face Value)	suer,									
Real Estate (Location, Date Acqu	uired)									
Marketable Securities (Issuer, Ty	pe, No. of Shares)									
Other (List)										
Total Assets				\$						
OUTSTANDING DEBTS (Incl					ards,	rent, mortga	ges, etc. Use	separate	sheet if nec	essary.)
Creditor	Type of Deb or Acct. No.		Nam	e in Which t. Carried	١.	Original Debt	Present Balance		Monthly ayments	Past Due? Yes/No
(Landlord or Mortgage Holder)	Rent Payment Mortgage				\$ (0	Omit rent)	\$ (Omit rent			
2.										
3.										
Total Debts					s		s	s		
(Credit References)										Date Paid
I.					\$					
2.										
Are you a co-maker, endorser, or guarantor on any loan or contrac	r t? Yes 🗆	No 🗆		If "yes" for whom?			То	whom?		
Are there any unsatisfied judgments against you?	Yes No	Amount	s			If "yes" to who	m owed?			
Have you been declared bankrupt in the last 14 years?	Yes 🗆 No 🗆	If "yes" where?							Year	
Other Obligations—(E.g., liabili	ty to pay alimony,	child suppo	ort, sep	parate maintena	nce.	Use separate	sheet if nece	ssary.)		
SECTION E—SECURED CR	EDIT (Complete	only if cree	dit is t	to be secured.)	Brie	fly describe	the propert	to be g	iven as secu	urity.
and list names and addresses of	all co-owners of th Name	e property:					Add	ress		
Everything that I have state or not it is approved. You are aut	d in this application	n is correct ny credit an	to the	e best of my kno bloyment histor	owled y and	ige. I unders to answer of	stand that you questions abo	will reta	in this appl redit expens	cation whether ence with me.
Applicant's Signa	ture		Date			Oth (Whe	er Signature re Applicable)		Date

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower' or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when II the income or assets of a person other than the "Borrower' (including the Borrower's spouse) will be used as a basis for long qualification or II he income or assets of the Borrower's spouse will not be used as a basis for longulation, our this or her labelities must be considered because the Borrower resides in a community properly state, be security properly in sociated in a community properly state, or the Borrower is relying on other properly located on a community properly state as a basis for repayment of the loan.

Mortgage Applied for:	□ VA □ FHA	☐ Conventiona ☐ USDA/Rural Housing Ser		Other (MORTGAG	Agency Case		LOAN		Lender (Case Num	ber	
Amount \$		Interest Rate	%	No. of Mon	ths	Amortization Type:	☐ Fixed Rat	e [Other ARM ((explain): type):				
Cubinat Bron	orby Address (et	root eity etato 8	7ID\	I. PROP	ERTY II	FORMATI	ON AND PU							No. of Units
		reet, city, state, &												
Legal Descri	ption of Subject	Property (attach o	descrip	tion if neci	essary)									Year Built
Purpose of L	oan 🗖 Purchas	se 🗆 Construct	tion		Other	(explain):		Pro	operty wil	l be:				
	Refinan	ce Construct		rmanent				0	Primary	Residence	☐ Seco	ndary Res	idence	☐ Investment
Year Lot	Original Cost	chon or construc		ınt Existing		(a) Pre	sent Value of L	_ot	(b) Cos	t of Improv	ements	Total	(a + b)	
Acquired	\$		\$			\$			\$			\$		
Complete thi Year	is line if this is a Original Cost	refinance loan.	Amou	ınt Existing	Lione	Purnos	e of Refinance	,	h	Describe Im	nravama	nts 🗆 n	ahe	to be made
Acquired	Original Cost		Alliot	III EXIONI	LICIN	i urpo.	e or riciniano	•		JUSUI IDG III	provenie		iado	a to be made
	\$		\$							Cost: \$				
Title will be h	eld in what Nam	e(s)					Ma	anner in w	hich Title	will be held	i		□ F	te will be held in: ee Simple
Source of Do	own Payment, Se	ttlement Charges	and/c	r Subordin	ate Finani	cing (explain)								easehold how expiration date)
		B				- APPOWE	a INFORM	TION		0- 0-				
Borrower's N	ame (include Jr.	or Sr. if applicabl			111.	BORROWE	Co-Borrower's		nclude Jr.		rrower olicable)			
Social Secur	ity Number Hom	e Phone (incl. ar	ea cod	e) DOB (v	IM/DD/YYYY	Yrs. School	Social Securi	lv Number	r Home F	hone (incl.	area cod	e) DOB (N	WDD/Y	yn Yrs. School
☐ Married		l (include single,				Co-Borrower)				clude single				
Separate	d divorced, v		no.		ges	Co-bollowel)	☐ Married ☐ Separated		rced, wide		no.		iges	by Borrower)
Present Add	ress (street, city,	state, ZIP)		wn 🗆 Re	nt	No. Yrs.	Present Addr	ess (stree	t, city, sta	te, ZIP)	□ 0	wn 🗆 Re	int	No. Yrs.
Marillana Andria		D A dd-					Market Market	9 29.		D 4.				
Mailing Addr	ess, if different fr	om Present Addr	ess				Mailing Addre	ss, if diffe	rent from	Present Ac	dress			
If residing at	present address	for less than tw	o years	, complete	the follo	wing:								
	ess (street, city,			wn 🗅 Re			Former Addre	ss (street	, city, stat	e, ZIP)	0	wn 🗆 Re	nt	No. Yrs.
Name & Add	ress of Employer	Borro		Employed	Yrs. on th	MPLOYMEN	Name & Addr		nlover	Co-Bo	rrower	Employed	Yrs o	this ioh
		_							,					·
					line of wo	loyed in this ork/profession							line of	nployed in this work/profession
Position/Title	Type of Busines	s	-	Business	Phone (in	cl. area code)	Position/Title/	Type of Bu	usiness			Business	Phone	(incl. area code)
		on for less than t								following:				
Name & Add	ress of Employer		J Self	Employed	Dates (fro	om – to)	Name & Addr	ess of Em	ployer		☐ Self I	Employed	Dates	(from – to)
					Monthly I	ncome							Month	ly Income
				•	\$								\$	
Position/Title	Type of Busines	S		Business	Phone (in	cl. area code)	Position/Title/	Type of Bu	usiness			Business	Phone	(incl. area code)
Name & Add	ress of Employer		Self I	Employed	Dates If	om – to\	Name & Addr	ess of Em	inlover		□ Self I	Employed	Dates	(from – to)
ranie a Auu	iooo or Employer		- 0011	pioyeu			THAT IS OF AUGUS	ood OI EIII	proyer		- Jell (pioyeu		
					Monthly I	ncome								y Income
Position/Title	Type of Busines	\$		Rusiness	S Phone (in	cl. area code)	Position/Title/	Type of Ru	ısiness			Rusiness	\$ Phone	(incl. area code)
	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-			(##		. 5511014 1100	, pc o bu					. /10/10	(uiou oode)
-				L										
Freddie Mac	Form 65 01/04	1				Page	1 of 4					Fannie I	Mae Fo	rm 1003 01/04

Freddie Mac Form 65 01/04

,	V. MON	THLY INCOME AND	COMBINED HOUSI	NG EXPENSE INFO	RMATION	
Gross Monthly Income	Borrower	Co-Borrower	Total	Housing Expense	Present	Proposed
Base Empl. Income* \$		\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		s
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		·
Net Rental Income				Mortgage Insurance		
				Homeowner Assn. Dues		
Other (before completing, see the notice in "describe other income," below)				Other:		
Total \$ Self Employed Borrower(>	\$	Total	\$	٥
B/C	Borrowe	r (B) or Co-Borrower (C)	ate maintenance income n does not choose to have i	t considered for repaying	this loan.	Monthly Amount S
This Statement and any app so that the Statement can b completed about a spouse,	e meaningfully and fai this Statement and su	nedules may be complete irly presented on a comb apporting schedules mus	ined basis; otherwise, sepa t be completed about that s	nd unmarried Co-Borrowe trate Statements and Sch spouse also.	edules are required. If th Completed	e Co-Borrower section v
ASSETS Description Cash deposit toward purcha		Value deb	bilities and Pledged Asse its, including automobile look pledges, etc. Use continuation of	ans, revolving charge acc uation sheet, if necessary	ounts, real estate loans, Indicate by (*) those liab	alimony, child support, pilities which will be
satisfied upon sale of real estate owned or upon refinan					Monthly Payment & Months Left to Pay	Unpaid Balance
List checking and savings	accounts below	Nar	ne and address of Compar		\$ Payment/Months	\$
Acct. no. Name and address of Bank	\$.S&L, or Credit Union	Nar	t. no. ne and address of Compar	ny	\$ Payment/Months	\$
Acct. no. Name and address of Bank	\$ S&L, or Credit Union	Nar	it. no. ne and address of Compar	ıy	\$ Payment/Months	\$
Acct. no.	\$	F	t. no.		C. Daniel and American	\$
Name and address of Bank			ne and address of Compar	y	\$ Payment/Months	5
		Acc	t. no.			
Acct. no.	\$	Nar	ne and address of Compar	ıy	\$ Payment/Months	\$
Stocks & Bonds (Company & description)	name/number \$,	•	
		1	t. no.		£ Daymant/Mantha	s
Life insurance net cash valu Face amount: \$	e \$	Nar	ne and address of Compan	y	\$ Payment/Months	\$
Subtotal Liquid Assets	R					
Real estate owned (enter m	arket value S	Acc	t. no.			
real estate owned (enter m rom schedule of real estate			ne and address of Compan	v	\$ Payment/Months	s
ested interest in retiremen			or ouripai	<i>'</i>	,	i.
let worth of business(es) or attach financial statement)						
Automobiles owned (make a	ind year) \$		t. no.			
,		Alin	i. no. nony/Child Support/Separal ments Owed to:	le Maintenance	\$	
Othor Assots (itomize)	s					
Other Assets (itemize)	\$	Job	-Related Expense (child ca	re, union dues, etc.)	s	
		Tota	I Monthly Payments		\$	
			Worth		Total Liabilities b	

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Fannie Mae Form 1003 01/04

Schedule of Real Es Property Address (en	ter S if sold, I	PS if pending		Type of		Present	Amount of	Gross	Mortgage	Insur Mainte	nance,		Net	
or R if rental being he	ld for income)	•	Property	Ma	rket Value	Mortgages & Liens	Rental Incom	e Payments	Taxes	≰ Misc.	. R	ental In	com
					\$		s	s	s	s		\$		
												T		
									-			+		-
									-			-		
				101000	\$		\$	\$	\$	\$		\$		
List any additional na Alt	ernate Name	mich credit r	nas pre	iviously i	oeen n		reditor Name	creditor name(s) and account nu	Account	Numbe	н		
	ETAILS O			N					ECLARATION					
a. Purchase price			\$			If you ans	wer "Yes" to any quexplanation.	estions a throug	h i, please use co	ntinuation		ower	Co-Bo	
 Alterations, improve Land (if acquired s 		airs						iudamente essir	at you?		Yes	No	Yes	No
d. Refinance (incl. de		d off)					ere any outstanding j ou been declared ba				ă	ă	lä.	-
e. Estimated prepaid		u onj	-				ou had property fore			in lieu thereof	ă	ă	15	
f. Estimated closing					-		ast 7 years?	ologica apoli or	giver time or deco	iii iida aididdi	_	_	-	_
g. PMI, MIP, Funding			-			d. Are voi	u a party to a lawsui	1?						
h. Discount (if Borroy					-		ou directly or indirec		d on any loan whi	ch resulted in				
i. Total costs (add it	ems a throug	h h)				foreclo	sure, transfer of title	in lieu of foreclo	sure, or judgment	?				
j. Subordinate financ	cing					educatio	uid include such loans as nal loans, manufactured (i	nome mortgage loar nobile) home loans,	s, SBA loans, nome in any mortgage, financia	provement loans, l obligation, bond,				
k. Borrower's closing	costs paid b	y Seller				VA case	uld include such loans as nal loans, manufactured (r parantee. If "Yes," provide number, if any, and reason	details, including dai ns for the action.)	e, name and address o	I Lender, FHA or				
I. Other Credits (exp	ilain)					f. Are you loan, m	u presently delinque nortgage, financial o ive details as described in	nt or in default o bligation, bond.	n any Federal deb or loan guarantee	t or any other				
							u obligated to pay al			naintenance?				
m. Loan amount (exclude PMI, MIP	Funding Fee	e financed)					part of the down pay u a co-maker or end							
n. PMI, MIP, Funding	Foo finance		-			i. Are voi	u a U.S. citizen?							
n. rwn, mir, runoing	1 66 1111011060	•					u a permanent resid	ent alien?			ă	ā	ā	ō
o. Loan amount (add	l m & n)					I. Do you	intend to occupy th	ne property as y	our primary reside	ence?			ū	
							omplete question m below				П		П	
p. Cash from/to Born							ou had an ownership at type of property d				_	_		_
(subtract j, k, l & o							ond home (SH), or it			rn),				
,	,						w did you hold title to							
						join	tly with your spouse	(SP), or jointly v	ith another perso	n (O)?				
				IX.	ACI	KNOWLED	GMENT AND A	GREEMENT						
Each of the undersign and agrees and ackin negligent misrepreser letilance upon any mis of Title 18, United State described herein; (3) residential mortgage application from any s is not approved; (7) the obligated to amend ar Loan; (8) in the event relating to such definic count may be relating to such definic or warrecord* containing mr transmission of this army original written sign berrower's Signature	owledges tha tation of this representation tes Code, Se the property to loan; (5) the ource named e Lender and d/or supplen that my pay juency, report transferred w anty, express y "electronic oplication con nature.	f: (1) the into information or that I have c. 1001, et si will not be us ill not be us property will in this applic its agents, b ent the informents on the my name ar ith such notic or implied, t signature, **	ormatic contain made eq.; (2 ed for I be occation, prokers mation e Loan and accide as the cimile of the control of the contro	n provided in this and this and the country illegated and Lend, insurers a provided become bunt information and the country an	ed in the application required for process indicated for its control of the process are control of the	his application and recommendation may recommendate pursua ohibited pursua ohibited pursuated herein; successors application puent, the own to one or more than the own to successors application puent, the own to one or more by law; (10) pperty or the defined in agents and the own that are successive to the own that are successive to the own that are the own tha	in is true and correc- south in civil liability, in criminal penalties in not to this application (6) any owner or or or assigns may retail sors and assigns ma if any of the materi- mer or servicer of the tore consumer credineither Lender nor in condition or value o pplicable federal an effective, enforceable	at as of the date notuding moneta to cluding, but not (the "Loan") will statements made servicer of the L not no original an the original and part of the Landay, in reporting agents agents, broker of the property; a differ state laws and valid as if a continuous or the property; and the property; and the property; and the same and valid as if a continuous or the property; and the property; and the property; and the same and valid as if a continuous or the property and the property; and the property is a continuous or the property and the proper	set forth opposite yr damages, to ar illinited to, line or i be secured by a in this applicatio an may verify or dior an electronic ely on the informa er epresented he addition to any of less; (9) ownersh s, insurers, service d (11) my transm (excluding audio p apper version of p descriptions of the properties of the properties the properties of the properties the properties of the properties the propertins the properties the properties the properties the propertie	my signature my person who mortgage or d mortgage or d nortgage or d nortgag	and the may so red of the puriformat ipplicat in the a ange premed and/or is or as ipplicat cording newere	at any uffer a under trust of rpose ion co ion, ev applica orior to dies tha admini ssigns l ion as gs), or delive	intenting loss the proof obtaintained en if the tition, ar closing at it ma stratior has ma an "ele my fa red con	onal due visio roper ining l in fi e Lo: of ti de a ctror csim itainii
Borrower's Signature					Da	ite	Co-Borrower	's Signature			D.	ate		
^				V 1	1201	MATION		ENT MONIT	DINO DUDDO	0050		_		_
The following informat opportunity, fair housi discriminate neither or may check more than observation or surnan all requirements to wh BORROWER	ng and home n the basis of one designatine. If you do	mortgage di this informa tion. If you d not wish to f r is subject u	isclosu tion, n lo not f urnish ınder a	Governn re laws. or on who urnish et the inform pplicable	nent for You are ther y hnicity, mation state	r certain type re not require ou choose to race, or sex , please che	ed to furnish this info o furnish it. If you fu , under Federal regu ck the box below. (L	o a dwelling in ormation, but are rnish the informa lations, this lend ender must revi- applied for.)	order to monitor encouraged to d ation, please provi der is required to r	the lender's co o so. The law de both ethnic note the inform erial to assure	provide ity and ation o that the	es that I race. In the b	a lend For rac asis of	er ma ce, yo f visu
Ethnicity:	☐ Hispanic			ot Hispar		atino	Ethnicity:		anic or Latino	☐ Not Hispa		Latino		_
Race:	☐ American	Indian or	O A			Black or	Race:	☐ Am	erican Indian or	☐ Asian		Black		_
	Alaska N	awaiian or	Оw	hite .		African Ame	erican	☐ Nat	ska Native ve Hawaiian or	☐ White		Africa	an Ame	rica
Sex:	Otner Pa	cific Islander	ωм	alo			Sex:	Oth ☐ Fen	er Pacific Islander	☐ Male				
To be Completed by I		Interviewer's			r type)		Jun.		Address of Intervi		er			
This application was t Face-to-face interviolation	aken by:	Interviewer's			15-1		Date							
Telephone		Interviewer's	s Phon	e Numbe	r (incl.	area code)		_						

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Federal Reserve System

Pt. 202, App. B

Continuation Sheet/Residential Loan Application								
Use this continuation sheet if you need more space to complete the Residential	Borrower:	Agency Case Number:						
Loan Application. Mark B for Borrower or C for Co-Borrower.	Co-Borrower:	Lender Case Number:						

We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any talse statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.									
Borrower's Signature	Date	Co-Borrower's Signature	Date						
X		x							
Empleio Man Corm CE 01/04	Poss	4 of 4	Fannia Maa Farm 1002 01/04						

[Reg. B, $68\ FR\ 13161$, Mar. 18, 2003, as amended at $68\ FR\ 53491$, Sept. 11, 2003]